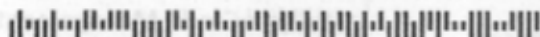




12-20-2017

Nelson Espinal

P34T878 001



Original Creditor	Citibank, N.A.
Original Account Number	8145
MCM Account Number	8517
Current Balance	\$4,160.70
Current Owner	Midland Funding LLC

You are pre-approved for a 40% discount!
Call (800) 321-3809

Choose The Option That Works For You.

RE Citibank, N.A. Best Buy Credit Card

Dear Nelson,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you by calling (800) 321-3809. Pay online today at www.midlandcreditonline.com.

Option 1: 40% OFF
Payment Due Date: 01-19-2018

You Pay Only
\$2,496.42

Option 2: 20% OFF
First Payment Due Date: 01-19-2018

12 Monthly Payments of Only
\$277.38

Option 3: Monthly Payments As Low As:
† Call today to discuss your options and get more details.

\$50 per month†

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.
Sincerely,

Tim Bolin

Tim Bolin, Division Manager

Hours of Operation
Sun-Th: 5am-9pm PT;
Fri-Sat: 5am-4:30pm PT;



(800) 321-3809



midlandcreditonline.com



Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060-0578

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

MCM Account Number
Current Balance

8517
\$4,160.70

Total Enclosed

\$.

Mail Payments to:
Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060-0578



Manage Your Account Online
midlandcreditonline.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

(800) 321-3809

se habla espanol
(888) 422-5178